

**STATE OF MICHIGAN  
DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION  
Before the Commissioner of the Office of Financial & Insurance Regulation**

**In the Matter of:**

**Instant Cash Advance Corp.  
d/b/a Access 2 Cash d/b/a Instant Cash Advance  
& Wireless d/b/a Wireless Business Solutions  
1284 MI Highway 89  
Plainwell, MI 49080  
License No: DP 013551**

**Enforcement Case No. 08-6999**

**Stephen J. Leach, President**

**Respondent**

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**STIPULATION TO ENTRY OF CONSENT ORDER  
AND CONSENT ORDER REQUIRING COMPLIANCE  
AND PAYMENT OF CIVIL FINES**

**STIPULATION TO ENTRY OF THE CONSENT ORDER**

Instant Cash Advance Corp. d/b/a Access 2 Cash d/b/a Instant Cash Advance & Wireless d/b/a Wireless Business Solutions (Respondent) and the Office of Financial and Insurance Regulation ("OFIR") stipulate to the following:

1. On or about December 18, 2008, OFIR served Respondent with a Notice of Opportunity to Show Compliance ("NOSC") alleging that Respondent violated provisions of the Deferred Presentment Service Transactions Act, 2005 PA 244, MCL 487.2121 *et seq.* ("Act").
2. The NOSC contained allegations that Respondent violated the Act, and set forth the applicable laws and penalties which could be taken against Respondent.
3. Respondent did not exercise its right to an opportunity to show compliance as indicated in the NOSC.

4. OFIR and Respondent have conferred for purposes of resolving this matter and determined to settle this matter pursuant to the terms set forth below.

5. The Chief Deputy Commissioner of OFIR has jurisdiction and authority to adopt and issue this Consent Order, pursuant to the Michigan Administrative Procedures Act ("MAPA"), MCL 24.201 *et seq.*, and the Act.

6. At all pertinent times, Respondent was licensed with OFIR as a deferred presentment service provider pursuant to the Act.

7. Based upon the allegations set forth in the NOSC and communications with Respondent, the following facts were established:

a. Contrary to the Act, Respondent failed to close a deferred presentment service transaction and notify the database provider to close said transaction after its customer satisfied her obligation under the deferred presentment service agreement.

Based on the foregoing, Respondent violated Section 34(8) of the Act, MCL 487.2154(8).

8. Respondent agrees that it will pay to the state of Michigan, through OFIR, an administrative fine in the amount of \$100. This fine will be paid on or before 30 days from the date of entry of this Order.

9. Respondent agrees that it shall cease and desist from any and all violations of the Act.

10. Both parties have complied with the procedural requirements of the MAPA and the Act.

11. Respondent understands and agrees that this Stipulation will be presented to the Chief Deputy Commissioner for approval. The Chief Deputy Commissioner may in his sole discretion, decide to accept or reject the Stipulation and Consent Order. If the Chief Deputy Commissioner

accepts the Stipulation and Consent Order, Respondent waives the right to a hearing in this matter and consents to the entry of the Consent Order. If the Chief Deputy Commissioner does not accept the Stipulation and Consent Order, Respondent waives any objection to the Commissioner holding a formal administrative hearing and making his decision after such hearing. Respondent has had an opportunity to review the Stipulation and Consent Order and have the same reviewed by legal counsel.

12. The failure to abide by the terms and conditions of this Stipulation and Consent Order may, at the discretion of the Chief Deputy Commissioner, result in further administrative compliance actions.

13. The Chief Deputy Commissioner has jurisdiction and authority under the provisions of the MAPA and the Act to accept the Stipulation and Consent Order and to issue a Consent Order resolving these proceedings.

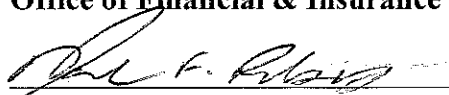
**Instant Cash Advance Corp.**

By: 

Its: Leo

2-23-09  
Dated

**Office of Financial & Insurance Regulation**

  
By: Marlon F. Roberts

Staff Attorney


2-24-09  
Dated

**CONSENT ORDER**

Issued and entered  
on 2-26-09  
by **Stephen R. Hilker,**  
**Chief Deputy Commissioner**

Based on the Stipulation set forth above, IT IS ORDERED that:

1. Respondent shall CEASE and DESIST from violating Section 34 of the Act.
2. Respondent shall pay to the state of Michigan, through OFIR, an administrative fine in the amount of \$100. The fine shall be paid on or before 30 days of the date of entry of this Order.
3. Respondent shall comply with all Orders, Bulletins, and Rules issued by the Commissioner of OFIR pertaining to deferred presentment service transactions.
4. Respondent shall maintain a program to monitor and assure compliance with all state and federal laws and regulations pertaining to deferred presentment service transactions.
5. The Chief Deputy Commissioner retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as he shall deem just, necessary and appropriate in accordance with the Act.

  
**Stephen R. Hilker**  
**Chief Deputy Commissioner**